

Declaration and Power of Attorney

for Patent Application

My residence, post office address, and citizenship are as stated below

I believe I am an original, first and joint inventor of the subject matter

AUTOMATED DEBT PAYMENT SYSTEM

the specification of which (check one)

 X is attached hereto.

_____ was filed on _____ as

Application Serial No. _____

and was amended on _____

I hereby state that I have reviewed and understand the contents of the

above-identified specification, including the claims as amended by any

amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

POWER OF ATTORNEY: As a named Inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Daniel W. Sixbey, Reg. No. 20,932
Stuart J. Friedman, Reg. No. 24,312
Charles M. Leedom, Jr., Reg. No. 26,477
Gerald J. Ferguson, Jr., Reg. No. 23,016
David S. Safran, Reg. No. 27,997
Thomas W. Cole, Reg. No. 28,290
Donald R. Studebaker, Reg. No. 32,815
Joan K. Lawrence, Reg. No. 29,940
Evan R. Smith, Reg. No. 35,683
Jeffrey L. Costellia, Reg. No. 35,483
Tim L. Brackett, Jr., Reg. No. 36,092
Eric J. Robinson, Reg. No. 38,285

Send correspondence to:

Donald R. Studebaker, Esquire
Sixbey, Friedman, Leedom & Ferguson, P.C.
2010 Corporate Ridge, Suite 600
McLean, Virginia 22102

Direct telephone calls to:

Donald R. Studebaker
(703) 790-9110

Joseph B. Martin, Jr.

Full Name of sole or first inventor



Inventor's Signature

10/13/97

Date

7500 Idylwood Road, Falls Church, Virginia 22043

Residence

U.S

Citizenship

Same as above

Post Office Address

D. Allen Hinkle

Full Name of sole or second inventor

D. Allen Hinkle

10-3-97

Inventor's Signature

Date

11323 Sundial Court, Reston, Virginia 20194

Residence

U.S

Citizenship

Same as above

Post Office Address